

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION - DETROIT**

| | |
|--------------------------|-----------------------|
| In re: | Case No. 15-56203-MLO |
| Kristopher Lee Rhinehart | |
| | |
| Debtor(s) | |

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tammy L. Terry, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/05/2015.
- 2) The plan was confirmed on 07/22/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/09/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 08/03/2021.
- 6) Number of months from filing to last payment: 69.
- 7) Number of months case was pending: 72.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$26,970.00.
- 10) Amount of unsecured claims discharged without payment: \$135,379.04.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

| | |
|--|-------------|
| Total paid by or on behalf of the debtor | \$60,888.00 |
| Less amount refunded to debtor | \$1,906.89 |

NET RECEIPTS: **\$58,981.11**

Expenses of Administration:

| | |
|--|--------------------|
| Attorney's Fees Paid Through the Plan | \$17,421.94 |
| Court Costs | \$0.00 |
| Trustee Expenses & Compensation | \$4,854.69 |
| Other | \$3,858.05 |
| TOTAL EXPENSES OF ADMINISTRATION: | \$26,134.68 |

Attorney fees paid and disclosed by debtor: \$350.00

Scheduled Creditors:

| Creditor Name | Class | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid |
|------------------------------|-----------|-----------------|----------------|---------------|----------------|-----------|
| AMERICAN INFOSOURCE | Unsecured | NA | 0.00 | 988.88 | 34.61 | 0.00 |
| Ayar Law Group | Unsecured | 2,400.00 | NA | NA | 0.00 | 0.00 |
| Best Bank | Unsecured | 600.00 | NA | NA | 0.00 | 0.00 |
| Botsford Hospital | Unsecured | 1,058.00 | NA | NA | 0.00 | 0.00 |
| Chase Bank | Unsecured | 1,200.00 | NA | NA | 0.00 | 0.00 |
| Cherry Hill Dental | Unsecured | 323.00 | NA | NA | 0.00 | 0.00 |
| CITY OF DETROIT PROPERTY TAX | Unsecured | 16,541.19 | NA | NA | 0.00 | 0.00 |
| CITY OF DETROIT PROPERTY TAX | Secured | 1,350.00 | NA | NA | 0.00 | 0.00 |
| Comcast | Unsecured | 544.83 | NA | NA | 0.00 | 0.00 |
| Comenity bank/meijer | Unsecured | 479.00 | NA | NA | 0.00 | 0.00 |
| CONSUMER ENERGY | Unsecured | NA | 0.00 | 808.27 | 28.29 | 0.00 |
| CREDIT ACCEPTANCE CORPORATIO | Unsecured | 172.35 | 172.35 | 0.00 | 0.00 | 0.00 |
| DEARBORN WEST APARTMENTS LLC | Unsecured | 3,858.05 | 0.00 | 0.00 | 0.00 | 0.00 |
| DEARBORN WEST APARTMENTS LLC | Secured | NA | 1,980.00 | 0.00 | 0.00 | 0.00 |
| DEARBORN WEST APARTMENTS LLC | Unsecured | 1,980.00 | 1,980.00 | 0.00 | 0.00 | 0.00 |
| DEARBORN WEST APARTMENTS LLC | Unsecured | 3,858.05 | 0.00 | 0.00 | 0.00 | 0.00 |
| DEARBORN WEST APARTMENTS LLC | Secured | 1,980.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| DTE | Unsecured | 193.23 | NA | NA | 0.00 | 0.00 |
| DTE | Unsecured | 2,755.00 | NA | NA | 0.00 | 0.00 |
| DTE ENERGY | Unsecured | 3,977.26 | 0.00 | 0.00 | 0.00 | 0.00 |
| First Premier Bank | Unsecured | 459.82 | NA | NA | 0.00 | 0.00 |
| Henry Ford Health System | Unsecured | 3,362.19 | NA | NA | 0.00 | 0.00 |
| Henry Ford Health System | Unsecured | 2,937.46 | NA | NA | 0.00 | 0.00 |
| Henry Ford Health System | Unsecured | 516.53 | NA | NA | 0.00 | 0.00 |
| Henry Ford Health System | Unsecured | 51.44 | NA | NA | 0.00 | 0.00 |
| HENRY FORD MACOMB HOSPITAL C | Unsecured | 100.00 | 100.00 | 0.00 | 0.00 | 0.00 |
| INTERNAL REVENUE SERVICE | Priority | NA | 15,527.83 | 10,787.61 | 10,787.61 | 0.00 |
| INTERNAL REVENUE SERVICE | Unsecured | NA | 76,646.73 | 76,646.73 | 2,682.64 | 0.00 |
| LA Fitness | Unsecured | 1,200.00 | NA | NA | 0.00 | 0.00 |
| MICHIGAN DEPARTMENT TREASUR' | Priority | NA | 0.00 | 2,924.69 | 2,924.69 | 0.00 |
| MICHIGAN DEPARTMENT TREASUR' | Unsecured | NA | 0.00 | 3,750.11 | 131.25 | 0.00 |

Scheduled Creditors:

| Creditor Name | Class | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid |
|----------------------------------|-----------|-----------------|----------------|---------------|----------------|-----------|
| NICHOLAS FINANCIAL INC | Secured | 13,958.95 | 13,958.95 | 0.00 | 0.00 | 0.00 |
| PERITUS PORTFOLIO SERVICES II LL | Secured | NA | 6,800.00 | 6,800.00 | 6,800.00 | 1,048.66 |
| PERITUS PORTFOLIO SERVICES II LL | Unsecured | NA | 10,551.34 | 10,551.34 | 369.30 | 0.00 |
| PORTFOLIO RECOVERY ASSOCIATES | Unsecured | 1,008.11 | 1,008.11 | 0.00 | 0.00 | 0.00 |
| QUANTUM3 GROUP LLC | Unsecured | 170.43 | 0.00 | 0.00 | 0.00 | 0.00 |
| QUANTUM3 GROUP LLC | Unsecured | 810.21 | 0.00 | 0.00 | 0.00 | 0.00 |
| QUANTUM3 GROUP LLC | Unsecured | 172.47 | 172.47 | 0.00 | 0.00 | 0.00 |
| QUANTUM3 GROUP LLC | Unsecured | 426.89 | 0.00 | 0.00 | 0.00 | 0.00 |
| QUANTUM3 GROUP LLC | Unsecured | 591.59 | 591.59 | 0.00 | 0.00 | 0.00 |
| QUANTUM3 GROUP LLC | Unsecured | 399.06 | 399.06 | 0.00 | 0.00 | 0.00 |
| QUANTUM3 GROUP LLC | Unsecured | 492.92 | 492.92 | 0.00 | 0.00 | 0.00 |
| QUANTUM3 GROUP LLC | Unsecured | 478.53 | 0.00 | 0.00 | 0.00 | 0.00 |
| QUANTUM3 GROUP LLC | Unsecured | 463.94 | 463.94 | 0.00 | 0.00 | 0.00 |
| QUANTUM3 GROUP LLC | Unsecured | 100.00 | 100.00 | 0.00 | 0.00 | 0.00 |
| QUANTUM3 GROUP LLC | Unsecured | 100.00 | 100.00 | 0.00 | 0.00 | 0.00 |
| QUANTUM3 GROUP LLC | Unsecured | NA | 0.00 | 75.00 | 2.63 | 0.00 |
| QUANTUM3 GROUP LLC | Unsecured | NA | 0.00 | 75.00 | 2.63 | 0.00 |
| QUANTUM3 GROUP LLC | Unsecured | NA | 0.00 | 75.00 | 2.63 | 0.00 |
| SYNCB/Care Credit | Unsecured | 557.00 | NA | NA | 0.00 | 0.00 |
| WAYNE COUNTY TREASURER | Secured | NA | 1,655.37 | 1,655.37 | 1,655.37 | 674.84 |
| WAYNE COUNTY TREASURER | Secured | NA | 2,302.66 | 2,302.66 | 2,302.66 | 1,423.69 |
| WAYNE COUNTY TREASURER | Secured | NA | 0.00 | 1,402.92 | 1,402.92 | 572.01 |
| WAYNE COUNTY TREASURER | Secured | NA | NA | NA | 0.00 | 0.00 |
| Wyndham Vacation Ownership | Unsecured | 10,484.00 | NA | NA | 0.00 | 0.00 |

Summary of Disbursements to Creditors:

| | Claim Allowed | Principal Paid | Interest Paid |
|-------------------------------------|--------------------|--------------------|-------------------|
| Secured Payments: | | | |
| Mortgage Ongoing | \$0.00 | \$0.00 | \$0.00 |
| Mortgage Arrearage | \$0.00 | \$0.00 | \$0.00 |
| Debt Secured by Vehicle | \$0.00 | \$0.00 | \$0.00 |
| All Other Secured | \$12,160.95 | \$12,160.95 | \$3,719.20 |
| TOTAL SECURED: | \$12,160.95 | \$12,160.95 | \$3,719.20 |
| Priority Unsecured Payments: | | | |
| Domestic Support Arrearage | \$0.00 | \$0.00 | \$0.00 |
| Domestic Support Ongoing | \$0.00 | \$0.00 | \$0.00 |
| All Other Priority | \$13,712.30 | \$13,712.30 | \$0.00 |
| TOTAL PRIORITY: | \$13,712.30 | \$13,712.30 | \$0.00 |
| GENERAL UNSECURED PAYMENTS: | \$92,970.33 | \$3,253.98 | \$0.00 |

Disbursements:

| | |
|----------------------------|--------------------|
| Expenses of Administration | <u>\$26,134.68</u> |
| Disbursements to Creditors | <u>\$32,846.43</u> |

| | |
|------------------------------|---------------------------|
| TOTAL DISBURSEMENTS : | <u>\$58,981.11</u> |
|------------------------------|---------------------------|

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/18/2021

By:/s/ Tammy L. Terry

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.